



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Order Filed on July 2, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:  
Emilio Quisumbing and Rebecca F. Quisumbing

Case No.: 14-31524  
Chapter: 13  
Judge: KAPLAN

**ORDER REGARDING REQUEST FOR EXEMPTION FROM:**

- CREDIT COUNSELING REQUIRED UNDER 11 U.S.C. § 109(h)(1)**
- PARTICIPATION IN FINANCIAL MANAGEMENT COURSE REQUIRED UNDER 11 U.S.C. § 727(a)(11) or 1328(g)(1)**
- REQUIREMENT TO FILE CERTIFICATION IN SUPPORT OF DISCHARGE REQUIRED UNDER U.S.C. § 1328(a) (REBECCA F. QUISUMBING, JOINT DEBTOR ONLY)**

The relief set forth on the following pages, numbered two (2) and three (3) is **ORDERED**.

**DATED: July 2, 2020**

A handwritten signature in black ink, appearing to read "Michael B. Kaplan".  
\_\_\_\_\_  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

This matter having been presented by the debtor pursuant to 11 U.S.C. § 109(h)(4), and for good cause shown, it is

ORDERED that:

- The joint debtor's request is GRANTED; the joint debtor is hereby exempt from:
- obtaining budget and credit counseling required under 11 U.S.C. § 109(h)(1) and filing a Certificate of Credit Counseling,
  - participating in a Financial Management Course as required under 11 U.S.C. § 727(a)(11), or 1328(g)(1) and filing a Certification of Completion of Instructional Course Concerning Financial Management (Official Form B23),
  - filing a Certification in Support of Discharge concerning Domestic Support Obligation as required by 11 U.S.C. § 1328(a).
- The debtor's request for an exemption is DENIED, and
- the debtor must obtain budget and credit counseling from a United States Trustee approved credit counseling agency and file a *Certificate of Credit Counseling* on or before fourteen (14) days from the date the debtor's petition was filed or the case will be dismissed without further notice,
  - the debtor must participate in a Financial Management Course conducted by a United States Trustee approved agency, and file a *Debtor's Certification of Completion of Instructional Course Concerning Financial Management (Official Form B23)*,
  - the debtor must file a *Certification in Support of Discharge* concerning domestic support obligations as required under 11 U.S.C. § 1328(a).

The documents highlighted above must be filed

- on or before the last day to object to discharge has expired,  
or
- on or before the last payment is made to the Standing Trustee on the Debtor's plan.

Failure to do so will result in the debtor's case being closed without the debtor having received a discharge.

A hearing on this matter has been scheduled at the following date and time.

Hearing Date/Time: \_\_\_\_\_

Hearing Location: \_\_\_\_\_  
\_\_\_\_\_

Courtroom: \_\_\_\_\_

In re:  
Emilio Quisumbing  
Rebecca F. Quisumbing  
Debtors

Case No. 14-31524-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jul 02, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 04, 2020.

db/jdb +Emilio Quisumbing, Rebecca F. Quisumbing, 1336 Roosevelt Ave, Carteret, NJ 07008-1302

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 04, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 2, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Aleisha Candace Jennings on behalf of Creditor Reverse Mortgage Solutions Inc  
ajennings@rasflaw.com  
Aleisha Candace Jennings on behalf of Creditor Reverse Mortgage Solutions, Inc.  
ajennings@rasflaw.com  
Denise E. Carlon on behalf of Creditor Reverse Mortgage Solutions, Inc.  
dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Joshua I. Goldman on behalf of Creditor Reverse Mortgage Solutions, Inc.  
josh.goldman@padgettlawgroup.com, bkgroup@kmllawgroup.com  
Justin Plean on behalf of Creditor Reverse Mortgage Solutions Inc bkyecf@rasflaw.com,  
bkyecf@rasflaw.com;ras@ecf.courtdrive.com  
Laura M. Egerman on behalf of Creditor Reverse Mortgage Solutions, Inc. bkyecf@rasflaw.com,  
bkyecf@rasflaw.com;legerman@rasnj.com  
Russell L. Low on behalf of Joint Debtor Rebecca F. Quisumbing ecf@lowbankruptcy.com,  
ecf@lowbankruptcy.com;r57808@notify.bestcase.com  
Russell L. Low on behalf of Debtor Emilio Quisumbing ecf@lowbankruptcy.com,  
ecf@lowbankruptcy.com;r57808@notify.bestcase.com

TOTAL: 11